JOINT REPRESENTATION CONSUMER BANKRUPTCY ENGAGEMENT LETTER

Date: [Insert Date]

Client A: [Insert Name]
Client B: [Insert Name]
Address: [Insert Address]

Re: Joint Representation for Chapter [7/13] Bankruptcy Filing

Dear [Client A and Client B],

This letter confirms that [Law Firm Name] has been retained to represent both of you jointly in connection with a consumer bankruptcy filing. This document outlines the terms of our representation and the risks associated with joint representation.

1. Scope of Services
We will provide legal services to assist you in filing a joint voluntary petition under Chapter [7/13] of the U.S. Bankruptcy Code. Our services include:

- Analyzing your financial situation and eligibility.
- Preparing and filing the required schedules and statements.
- Representing you at the Meeting of Creditors (341 Meeting).
- [Insert additional services if applicable].

2. Joint Representation and Potential Conflicts
Because we are representing both of you, we must inform you that:

- There is no "attorney-client privilege" between the two of you regarding this matter. Information shared by one spouse will be shared with the other.
- If a conflict of interest arises between the two of you that cannot be resolved (e.g., disagreement on whether to file, or how to treat specific assets), we may be required to withdraw from representing both of you.
- You each have the right to seek independent legal counsel at any time.

3. Fees and Costs
The flat fee for this representation is $[Amount]. In addition, the court filing fee is $[Amount]. These fees must be paid in full before the petition is filed with the court.

4. Client Responsibilities
You agree to provide complete and truthful information regarding all assets, debts, income, and expenses. Failure to disclose information can lead to the dismissal of your case or criminal penalties.

5. Termination of Representation
This representation concludes upon the discharge of your bankruptcy case or the closing of the case by the court, whichever occurs first.

Please sign below to acknowledge that you have read, understood, and agreed to these terms.

_____
[Attorney Signature]

_____
[Client A Signature]

_____
[Client B Signature]